

# The Financial Planner

The Official Newsletter of McCoy Federal Credit Union, Your Full-Service Community Credit Union  
April 2012

## The Financial Planner

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Alvin J. Cowans, CCUE  
President/CEO

Website:  
[www.mccoysfcu.org](http://www.mccoysfcu.org)

Email:  
[mccoys@mccoysfcu.org](mailto:mccoys@mccoysfcu.org)

(407) 855-5452



## Opt In to Overdraft Privilege Today!



- Peace of mind
- Protect credit rating
- Transactions are covered
- Access emergency funds



As you know, your McCoy Federal Credit Union checking account has Overdraft Privilege. Under this program the Credit Union may pay items such as checks and ACH debits even if your account does not contain sufficient funds. A fee of \$25 is assessed for each item paid. Did you know this same service is available for everyday ATM transactions and debit card purchases?

With McCoy Federal's Overdraft Privilege program we may approve everyday ATM and debit card transactions for you at our discretion when you don't have sufficient funds in your account. This might happen because funds from a recent deposit are not yet available, you may have forgotten to make a deposit or there was an oversight or error in your checkbook register. Whatever the reason, the Overdraft Privilege program helps you avoid the embarrassment of having transactions denied especially in an emergency situation.

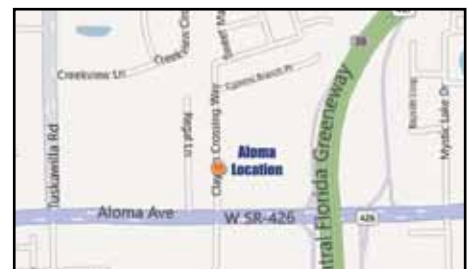
If you want Overdraft Privilege for everyday ATM transactions and debit card purchases you must let us know your preference and "Opt In" to this program. You can Opt-In by one of the following methods:

- Complete the Secure Online Form on our website: <https://www.mccoysfcu.org/overdraft/opt-in-form.asp>
- Complete the included Opt-In Form
- Call us at 407-855-5452 or toll free outside Orange County at 1-888-584-7701

## New McCoy Location Coming Soon To Oviedo!

Our Aloma Office is tentatively scheduled to open in May, 2012 at the Shoppes at Aloma Walk in Oviedo. Check our website and Facebook page for the date of the opening day.

*The Shoppes at Aloma Walk  
2871 Clayton Crossing Way  
Oviedo, FL 32765*



**HOLIDAY CLOSINGS**

**Memorial Day**  
Monday, May 28, 2012

**Independence Day**  
Wednesday, July 4, 2012





## Important Information Regarding Your McCoy Visa Debit Card

McCoy Federal Credit Union allows non-Visa debit transaction processing. This means you may use your Visa Check Card on a PIN-Debit Network without using a PIN, (Visa Rules generally define "PIN Debit Network" – as a non-Visa debit network that typically authenticates transactions by use of a personal identification number, or "PIN", but that is not generally known for having a card program.) Some examples of non-Visa debit network(s) for which such transactions are enabled include: ACCEL/Exchange and PULSE.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Debit Card include: signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

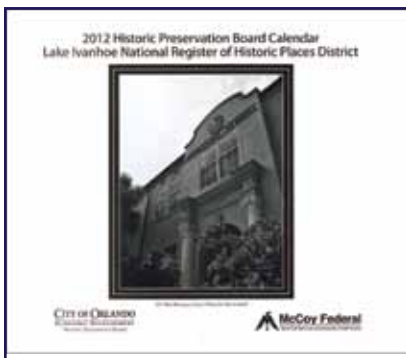
Examples of types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include; initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network. Your liability for transactions processed on a PIN-Debit Network may be \$50 or \$500 depending on when you notify us of the error.

For additional information please see your Account Information Disclosure Brochure. To obtain a copy of this brochure you may visit our website [www.mccoysfcu.org/about-mccoy/disclosures.asp](http://www.mccoysfcu.org/about-mccoy/disclosures.asp) or you may call 407-855-5452 or 1-888-584-7701 (toll free outside Orange County).

### **Notice to the Members of McCoy Federal Credit Union**

*The Supervisory Committee recently distributed a notice to all members, requesting that you verify that the balances listed on your quarterly statements are accurate. If you did not receive your statement, or if you find discrepancies on the form, please contact the Supervisory Committee at PO Box 593351, Orlando, FL 32859-3351*



### **2013 Historic Preservation Board Calendar Photography Competition**

For the past 4 years, McCoy Federal has sponsored the calendar and contest for the Historic Preservation Board. This year we are pleased to invite our members to join in the photographic contest for a chance to be a part of our 2013 calendar.

Each year, a historical district is selected to be photographed. This year's theme is the Lake Adair-Lake Concord Historic Residential District-National Register of Historic Places. The Lake Adair-Lake Concord Historic Residential District is a part of the College Park neighborhood. The Historic Preservation Board is seeking photographs of the Lake Adair-Lake Concord Historic Residential District for the 2013 Historic Preservation Board calendar.

Each photograph selected by the Historic Preservation Board will earn the photographer a \$100 honorarium. Members of the Historic Preservation Board and their immediate families are not eligible. The City of Orlando reserves the right to reject works not appropriate for the calendar. Submitted photographs become the property of the City of Orlando Historic Preservation Board for use in the annual calendar competition and associated promotions. For complete rules, submission guidelines, and photographic area boundaries, please visit our website at [www.mccoysfcu.org/information.asp](http://www.mccoysfcu.org/information.asp).

**STEP  
OUT | WALK  
TO STOP DIABETES®**

 American Diabetes Association.

McCoy Federal is a proud sponsor of the American Diabetes Fundraiser. Throughout 2012, McCoy and its Team Members will be promoting awareness and helping raise funds to STOP Diabetes. Show your support by purchasing an ADA furry friend for only \$6 each. ADA Plush Animals are available at any McCoy location. Mark your calendar and join the McCoy federal team at the annual Step Out Walk to STOP Diabetes on Saturday, November 3 in Baldwin Park. For more information or to make a secure donation, visit our website.

# ReFi Your Ride!

introductory rate as low as

# 1.99% apr



Restrictions apply, visit [www.mccoysfcu.org](http://www.mccoysfcu.org) for full details. APR= annual percentage rate

## Privacy Statement

Rev. 06/2010

### FACTS

### WHAT DOES MCCOY FCU DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Payment history
- Credit history
- Credit scores
- Account transactions

When you are *no longer* a member, we continue to share your information as described in this notice.

#### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons McCoy FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does McCoy FCU share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call toll-free 1-888-584-7701 (outside Orange County) or 407-855-5452



# McCoy Federal

Your Full-Service Community Credit Union



PRESORTED  
STANDARD  
U.S. POSTAGE  
PAID  
ORLANDO, FL  
PERMIT NO. 1665

**Pick A Card**

McCoy Federal  
as low as  
**8.50%**  
annual percentage rate

McCoy Federal  
as low as  
**9.50%**  
annual percentage rate  
**PLUS REWARDS**



**CAR SALE**  
June 6 - 9, 2012

**McCoy Federal**  
1900 McCoy Road  
Orlando, FL 32809

## Loan Products

- New Vehicles rates as low as 1.99% APR\* up to 24 months
- New Auto & Truck rates as low as 3.75% APR\* up to 78 months
- Used Auto & Truck rates as low as 5.00% APR\*
- RV & Travel Trailers New: rates as low as 7.50% APR\*  
Used: rates as low as 8.25% APR\*
- Boats New: rates as low as 6.75% APR\*  
Used: rates as low as 7.50% APR\*
- Motorcycle New: rates as low as 5.00% APR\*  
Used: rates as low as 6.00% APR\*
- 1st Mortgage introductory rates as low as 3.25% APR\*  
rates as low as 3.50% APR\* to 10 years  
rates as low as 4.00% APR\* to 15 years  
rates as low as 4.25% APR\* to 20 years  
rates as low as 5.00% APR\* to 30 years
- 2nd Mortgage rates as low as 8.00% APR\*
- Home Improvement rates as low as 8.00% APR\*
- Home Equity Loan rates as low as 8.00% APR\*
- Land/Lot Loans rates as low as 10.00% APR\*
- Line of Credit rates as low as 10.50% APR\*
- UCC - 1 (Household) rates as low as 12.50% APR\*
- Other Secured
  - Max 48 months rates as low as 11.00% APR\*
  - Unsecured rates as low as 11.50% APR\*
  - Share Secured 3.50% APR\*
  - Share Cert. Secured interest rate equal to 2% above certificate rate or the Share Secured rate whichever is higher
- Holiday/Vacation rates as low as 3.90% for up to 12 months  
rates as low as 9.50% for up to 24 months

\*Annual Percentage Rate

**Note: All Rates Subject To Change Without Notice**

## Credit Cards

- VISA Platinum Rewards: variable rate currently as low as 9.50% APR\* [CU Rewards](#)
- VISA Platinum: variable rate currently as low as 8.50% APR\*
- NO Annual Fee**
- Late Fee/Returned Check: Maximum of \$25 but not more than the minimum monthly payment. Over Limit Fee - None - account balance cannot exceed credit limit.
- Cash Advance: 3% (minimum of \$10)
- \*Annual Percentage Rate

## Share Rates • Dividend Rates

- .2002% APY\* (Balances of \$50 and more)
- Anticipated dividend rate for 2nd quarter 2012. Dividend rate compounded monthly. A \$5.00 fee will be charged on share (savings) accounts when the balance falls below \$50 on the last day of the month. This will reduce the earnings on the share (savings) account.
- IRA .5009% APY\*
- Dividend rate for 2nd quarter 2012. Dividend rate compounded quarterly.
- MMSA .3004% APY\*
- Rates effective as of 04-01-12 • \*Annual Percentage Yield

## Share Certificate Rates

Balance	6 Month	12 Month	24 Month	30 Month	36 Month	60 Month
\$1,000 - \$4,999	.4007%	.4509%	.5011%	.5514%	.7023%	.8029%
\$5,000 - \$24,999	.6519%	.6519%	.7526%	.8029%	.9541%	1.0551%
\$25,000 - \$99,999	.9037%	.9307%	1.0046%	1.0551%	1.2066%	1.3078%
\$100,000 +	.9541%	1.0046%	1.0551%	1.1056%	1.2572%	1.3584%

Rates effective as of 07-18-11 • Rates shown as Annual Percentage Yield

**Contact Numbers (All Locations)**  
Telephone 407-855-5452  
Toll Free 888-584-7701  
(outside Orange County)

TONI-the-Teller  
(24 hr. Telephone Account Access)  
Telephone 407-857-8245  
Toll Free 888-584-8268

**Hours of Operation**  
**Lobby:**  
Mon - Thu 9:00 am - 5:00 pm  
Fri 9:00 am - 6:00 pm

**Drive Thru:**  
Mon - Thu 8:00 am - 5:30 pm  
Fri 8:00 am - 6:00 pm

**Clermont, Lake Nona, & Call Center**  
Mon - Fri 9:00 am - 5:00 pm

**VA Outpatient Clinic**  
Mon - Fri 8:00 am - 4:00 pm

**Email:** [mccoy@mccoyfcu.org](mailto:mccoy@mccoyfcu.org)  
**Web Site:** [www.mccoyfcu.org](http://www.mccoyfcu.org)

## Privacy Statement - Page Two

<b>Who We Are</b>	
<b>Who is providing this notice?</b>	McCoy FCU means McCoy Federal Credit Union.
<b>What We Do</b>	
<b>How does McCoy FCU protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<b>How does McCoy FCU collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Deposit money</li> <li>● Pay your bills</li> <li>● Apply for a loan</li> <li>● Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>McCoy FCU does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>McCoy FCU does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>Our joint marketing partners include Insurance Companies</i></li> </ul>

### Other Important Information

**For Alaska, Illinois, Maryland and North Dakota Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For California Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Members.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

# Overdraft Privilege Opt-In Form

## What You Need to Know About Overdrafts and Overdraft Privilege

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to your savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans by calling 407-855-5452 or Toll Free 1-888-584-7701 (outside Orange County).

## What does McCoy Federal's Overdraft Privilege service cover?

With Overdraft Privilege, we authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number.
- Recurring automatic payments authorized against your debit card.

**We will not authorize and pay overdrafts for the following types of transactions *unless you ask us to - by Opting in:***

- ATM Transactions
- Debit card transactions

## Why should you consider Opting In?

The majority of McCoy members do not overdraw their accounts or incur fees. However, life doesn't always go according to plan and overdrafts can occur. The Overdraft Privilege program helps you avoid the embarrassment of having transactions denied especially in an emergency situation.

## How much does it cost?

- Overdraft Privilege does not cost anything unless you use it.
- We will charge you a fee of \$25.00 each time we pay an overdraft. There is a per day limit on the total fees we can charge you for overdrawing your account.
- There is NO fee to keep the Overdraft Privilege service on your account and no fee if you never use the service.
- Should you change your mind, you can opt-out of this service at any time.

## How to request Overdraft Privilege for ATM and Debit transactions?

Please tell us if you want this convenient coverage on your checking account. If you want Overdraft Privilege coverage for ATM and Debit Card transactions, you must make your Overdraft Privilege selection by using one of the following convenient methods:

1. Complete & submit the secure e-form electronically on our website: [www.mccoyfcu.org/overdraft/opt-in-form.asp](http://www.mccoyfcu.org/overdraft/opt-in-form.asp)
2. Contact a Member Service Representative at 407-855-5452 or Toll Free 1-888-584-7701 (outside Orange County).
3. Complete & submit the standard form below by:
  - Mail to McCoy FCU PO Box 593806, Orlando, Florida 32859-3806
  - Fax it to 407-851-9977
  - Drop it off at any McCoy Federal location.

**Please Do Not email any document containing your account number.**

- Yes, I want** McCoy Federal Credit Union to authorize & pay overdrafts on my ATM and everyday debit card transactions.
- No, I do not want** McCoy Federal Credit Union to authorize & pay overdrafts on my ATM and everyday debit card transactions.

**Member Name (Printed)** \_\_\_\_\_

**Member Account Number** \_\_\_\_\_

**Member Signature** \_\_\_\_\_

For Office Use Only:  Copy provided to member in person.  Copy mailed to member. ON: \_\_\_\_\_ BY: \_\_\_\_\_